

Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets as necessary)</i>				Complete if Known	
				Application Number	10/702,568-Conf. #8714
				Filing Date	November 6, 2003
				First Named Inventor	James R. DeFrancesco
				Art Unit	3692
				Examiner Name	N. B. Nguyen
Sheet	1	of	3	Attorney Docket Number	DLT-002DIV

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
	A80*	US-5,867,799	02-02-1999	Lang et al.	
	A81*	US-6,014,645	01-11-2000	Cunningham	
	A82*	US-6,029,149	02-22-2000	Dykstra et al.	
	A83*	US-6,135,399	10-24-2000	Savoie et al.	
	A84*	US-6,233,566	05-15-2001	Levine et al.	
	A85*	US-6,385,594	05-07-2002	Lebda et al.	

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T ⁶
		Country Code ³ -Number ⁴ -Kind Code ⁵ (if known)				
	B4	EP-0629962	12-21-1994	Ibm		

Examiner Signature		Date Considered	
-----------------------	--	--------------------	--

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. * CITE NO.: Those application(s) which are marked with an single asterisk (*) next to the Cite No. are not supplied (under 37 CFR 1.98(a)(2)(iii)) because that application was filed after June 30, 2003 or is available in the IFW. ¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	C1641	"CMSI and HNC, Inc. Provide Credit Processing System" Bank Marketing, August 1993, p. 45, 1 page.	
	C1642	"Department Store Reconfigures Credit Decision Process" Credit Risk Management Report, Vol. 2, No. 20, September 28, 1992, 2 pages.	
	C1643	Clark, "Royal Bank to Emphasize Indirect Auto Lending" American Banker, Vol. 163, No. 185, September 28, 1998, p. 17, 2 pages.	
	C1644	Michaelson, "Outsource Financial Chooses CMSI" National Mortgage News, Vol. 22, No. 39, June 22, 1998, p. 39, 2 pages.	
	C1645	Moyer, "Due Soon from Wells Fargo: 10-Minute Car Loans" American Banker, Vol. 161, No. 126, July 2, 1996, page 16, 2 pages.	
	C1646	Office Action issued in related U.S. Patent No. 5,878,403, Atty. Docket No. DLT-001NP, mailed March 31, 1998, 12 pages.	
	C1647	Notice of Allowance issued in related U.S. Patent No. 5,878,403, Atty. Docket No. DLT-001NP, mailed June 23, 1998, 5 pages.	
	C1648	Office Action issued in related U.S. Patent No. 6,587,841, Atty. Docket No. DLT-001NP2, mailed September 27, 2001, 8 pages.	
	C1649	Notice of Allowance issued in related U.S. Patent No. 6,587,841, Atty. Docket No. DLT-001NP2, mailed February 12, 2003, 12 pages.	

Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets as necessary)</i>				Complete if Known	
				Application Number	10/702,568-Conf. #8714
				Filing Date	November 6, 2003
				First Named Inventor	James R. DeFrancesco
				Art Unit	3692
				Examiner Name	N. B. Nguyen
Sheet	2	of	3	Attorney Docket Number	DLT-002DIV

NON PATENT LITERATURE DOCUMENTS				
Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²	
	C1650	Office Action issued in related U.S. Application No. 10/441,534, Atty. Docket No. DLT-001DIV, mailed June 6, 2007, 9 pages.		
	C1651	Office Action issued in related U.S. Application No. 10/649,397, Atty. Docket No. DLT-001DIV1, mailed January 10, 2008, 5 pages.		
	C1652	Office Action issued in related U.S. Application No. 10/650,389, Atty. Docket No. DLT-001DIV2, mailed October 3, 2007, 13 pages.		
	C1653	Office Action issued in related U.S. Application No. 10/650,596, Atty. Docket No. DLT-001DIV3, mailed December 19, 2007, 10 pages.		
	C1654	Office Action issued in related U.S. Patent No. 7,181,427, Atty. Docket No. DLT-002NP, mailed January 19, 2000, 14 pages.		
	C1655	Final Office Action issued in related U.S. Patent No. 7,181,427, Atty. Docket No. DLT-002NP, mailed December 20, 2000, 12 pages.		
	C1656	Office Action issued in related U.S. Patent No. 7,181,427, Atty. Docket No. DLT-002NP, mailed June 6, 2001, 10 pages.		
	C1657	Office Action issued in related U.S. Patent No. 7,181,427, Atty. Docket No. DLT-002NP, mailed December 21, 2001, 12 pages.		
	C1658	Office Action issued in related U.S. Patent No. 7,181,427, Atty. Docket No. DLT-002NP, mailed September 25, 2002, 9 pages.		
	C1659	Office Action issued in related U.S. Patent No. 7,181,427, Atty. Docket No. DLT-002NP, mailed March 19, 2003, 12 pages.		
	C1660	Final Office Action issued in related U.S. Patent No. 7,181,427, Atty. Docket No. DLT-002NP, mailed February 1, 2005, 8 pages.		
	C1661	Office Action issued in related U.S. Patent No. 7,181,427, Atty. Docket No. DLT-002NP, mailed August 1, 2005, 6 pages.		
	C1662	Notice of Allowance issued in related U.S. Patent No. 7,181,427, Atty. Docket No. DLT-002NP, mailed November 15, 2006, 7 pages.		
	C1663	Office Action issued in related U.S. Application No. 09/247,222, Atty. Docket No. DLT-003, mailed January 28, 2000, 10 pages.		
	C1664	Office Action issued in related U.S. Application No. 09/247,222, Atty. Docket No. DLT-003, mailed April 21, 2000, 10 pages.		
	C1665	Notice of Allowance issued in related U.S. Application No. 09/247,222, Atty. Docket No. DLT-003, mailed August 2, 2000, 6 pages.		
	C1666	Office Action issued in related U.S. Application No. 09/247,222, Atty. Docket No. DLT-003, mailed September 8, 2006, 7 pages.		
	C1667	Final Office Action issued in related U.S. Application No. 09/247,222, Atty. Docket No. DLT-003, mailed June 5, 2007, 8 pages.		
	C1668	Office Action issued in related U.S. Application No. 09/247,222, Atty. Docket No. DLT-003, mailed February 25, 2008, 9 pages.		
	C1669	Office Action issued in related U.S. Patent No. 6,208,979, Atty. Docket No. DLT-003C1, mailed April 21, 2000, 13 pages.		
	C1670	Notice of Allowance issued in related U.S. Patent No. 6,208,979, Atty. Docket No. DLT-003C1, mailed August 14, 2000, 7 pages.		

Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets as necessary)</i>				Complete if Known	
				Application Number	10/702,568-Conf. #8714
				Filing Date	November 6, 2003
				First Named Inventor	James R. DeFrancesco
				Art Unit	3692
				Examiner Name	N. B. Nguyen
Sheet	3	of	3	Attorney Docket Number	DLT-002DIV

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	C1671	Office Action issued in related U.S. Application No. 10/559,066, Atty. Docket No. DLT-004, mailed July 2, 2007, 8 pages.	

Examiner Signature		Date Considered	
-----------------------	--	--------------------	--

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Applicant's unique citation designation number (optional). ²Applicant is to place a check mark here if English language Translation is attached.